

Codilis & Moody, P.C.
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ATTORNEYS FOR SECURED CREDITOR

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: § CASE NO. 25-31245
LaToshia Lewis Ibarguen §
DEBTOR § CHAPTER 13

OBJECTION TO CONFIRMATION

(Related to Docket No. 14)

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-RP3, its successors and/or assigns (“Creditor”), secured creditor and party in interest in the above referenced case, files this Objection to Confirmation. In support of its Objection, Creditor respectfully shows:

1. Creditor holds a security interest in the real property located at 15902 DANTE DRIVE, HOUSTON, TX, 77053.
2. Creditor intends to file its Proof of Claim listing estimated pre-petition arrearages of \$12,414.60.
3. The Chapter 13 Plan provides for pre-petition arrearages of \$3,447.64.
4. A confirmed plan might have the effect of binding Creditor as a party to the bankruptcy to accept pre-petition arrearages of \$3,447.64 in contradiction of its rights under the mortgage and 11 U.S.C. §1322(b)(2) and (5).
5. In addition, the Plan does not fund payment in full of Creditor’s pre-petition arrearage claim so it is not feasible in violation of 11 U.S.C. §1325(a)(6).

WHEREFORE, Creditor respectfully requests an Order sustaining its Objection to Confirmation and for such other relief to which Creditor may show itself justly entitled, either at law or in equity.

Respectfully submitted,

Codilis & Moody, P.C.

By: /s/ Michael J. Kulak

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Nicole Bartee SBOT#24001674
Marla A. Skeltis SBOT#24136182
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File No. 44-24-03240
ATTORNEYS FOR SECURED CREDITOR

NOTE: This law firm is a debt collector.

CERTIFICATE OF SERVICE

I hereby certify that on April 21, 2025, a true and correct copy of the above and foregoing documents shall be served via electronic means, if available, otherwise by regular, first class mail on April 21, 2025 to the following parties at the addresses indicated by deposit in the United States Mail, first class postage prepaid.

LaToshia Lewis Ibarguen
15902 Dante Drive
Houston, TX 77053
DEBTOR

EMIL R. SARGENT
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HOUSTON, TX 77092
ATTORNEY FOR DEBTOR

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Houston, TX 77057
CHAPTER 13 TRUSTEE

UNITED STATES TRUSTEE
515 RUSK SUITE 3516
HOUSTON, TX 77002

Codilis & Moody, P.C.

/s/ Michael J. Kulak
Attorney for Creditor

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